

**Fill in this information to identify the case:**

Debtor Name Masahiko and Yasuko Negita, Co-Debtors

United States Bankruptcy Court for the District of New Jersey

Case number 23-12365

☐ Check if this is an amended filing

Official Form 425C

**Monthly Operating Report for Small Business Under Chapter 11**

12/17

Month: 03/2023

Date report filed: 04/20/2023  
MM / DD / YYYY

Line of business: Individual wage earner

NAISC code: \_\_\_\_\_

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Masahiko Negita and Yasuko Negita, Co-De

Original signature of responsible party

Printed name of responsible party Masahiko Negita and Yasuko Negita

**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

**If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.**

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.**

10. Do you have any bank accounts open other than the DIP accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Debtor Name Masahiko and Yasuko Negita, Co-Debtors

Case number 23-12365

17. Have you paid any bills you owed before you filed bankruptcy? ☐ ☒ ☐
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy? ☐ ☒ ☐

## 2. Summary of Cash Activity for All Accounts

**19. Total opening balance of all accounts**

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 50,089.00

**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 3,507.00

**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ \_\_\_\_\_

**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ \_\_\_\_\_

**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 53,688.00

## 3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

**24. Total payables**

(*Exhibit E*)

\$ 6,000.00

Debtor Name Masahiko and Yasuko Negita, Co-DebtorsCase number 23-12365**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ \_\_\_\_\_  
(*Exhibit F*)

**5. Employees**

26. What was the number of employees when the case was filed? \_\_\_\_\_  
27. What is the number of employees as of the date of this monthly report? \_\_\_\_\_

**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ \_\_\_\_\_  
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ \_\_\_\_\_  
30. How much have you paid this month in other professional fees? \$ \_\_\_\_\_  
31. How much have you paid in total other professional fees since filing the case? \$ \_\_\_\_\_

**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	<b>Projected</b>	—	<b>Actual</b>	=	<b>Difference</b>
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. <b>Cash receipts</b>	\$ <u>3,508.00</u>	—	\$ <u>3,507.00</u>	=	\$ <u>1.00</u>
33. <b>Cash disbursements</b>	\$ <u>2,622.00</u>	—	\$ _____	=	\$ <u>2,622.00</u>
34. <b>Net cash flow</b>	\$ <u>886.00</u>	—	\$ <u>3,507.00</u>	=	\$ <u>-2,621.00</u>
35. Total projected cash receipts for the next month:					\$ <u>6,941.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>9,836.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>-2,895.00</u>

Debtor Name Masahiko and Yasuko Negita, Co-Debtors

Case number 23-12365

## 8. Additional Information

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If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.



**Masahiko Negita**

**Yasuko Negita**

**Co-Debtors**

**Bankruptcy Case 23-12365**

**March 2023 MOR**

**Exhibits A and B**

**Response to Questionnaire, Question 5:**

Have you deposited all the receipts for your business in a debtor-in-possession bank account?

No. The case filed on March 23, 2023, a week prior to the end of this reporting period. The Debtor-in-Possession bank account was opened on April 7, 2023.

**Response to Questionnaire, Question 10:**

Do you have any bank accounts open other than the DIP accounts?

Yes. As of March 31, 2023 there were other bank accounts open. The Co-Debtors opened the Debtor-in-Possession account on April 7, 2023

Masahiko Negita

Yasuko Negita

Co-Debtors

Case No.: 23-12365

Cash Receipts

Marh 23, 2023 to March 31, 2023

<u>Date</u>	<u>Amount</u>
03/24/2023	0.01
03/29/2023	0.01
03/31/2023	0.01
03/31/2023	0.01
03/31/2023	<u>3,507.42</u>
	<u>3507.46</u>

Masahiko Negita  
Yasuko Negita  
Co-Debtors  
Case No.: 23-12365  
Post Petition Payables  
as of March 31, 2023

Rabinowitz, Lubetkin & Tully	0-30	5,000
Sean Raquet CPA LLC	0-30	<u>1,000</u>
Total		<u><u>6,000</u></u>

8:44 AM

Negita

04/20/23

**Reconciliation Detail**  
**CMA 1284, Period Ending 03/31/2023**

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						877.43
Cleared Transactions						
Deposits and Credits - 1 item						
Deposit	03/31/2023			X	0.01	0.01
Total Deposits and Credits					0.01	0.01
Total Cleared Transactions					0.01	0.01
Cleared Balance					0.01	877.44
Register Balance as of 03/31/2023					0.01	877.44
Ending Balance					0.01	877.44



Online at: [www.mymerrill.com](http://www.mymerrill.com)

MRS YASUKO NEGITA  
309 KNICKERBOCKER RD  
TENAFLY NJ 07670-2417

Account Number: 2484

24-Hour Assistance: (800) MERRILL  
Access Code: 51-528-12484

**Net Portfolio Value: \$877.44**

**Your Financial Advisor:**  
JOHN GAGLIARDO  
75 ROCKEFELLER PLAZA 2ND FLOOR  
NEW YORK NY 10019  
john\_gagliardo@ml.com  
1-212-415-7723

## CMA® ACCOUNT

March 01, 2023 - March 31, 2023

	This Statement	Year to Date
<b>Opening Value (03/01)</b>	<b>\$877.43</b>	
Total Credits	0.01	0.03
Total Debits	-	-
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	-	-
<b>Closing Value (03/31)</b>	<b>\$877.44</b>	

	March 31	February 28
<b>ASSETS</b>		
Cash/Money Accounts	877.44	877.43
Fixed Income	-	-
Equities	-	-
Mutual Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	877.44	877.43
<b>TOTAL ASSETS</b>	<b>\$877.44</b>	<b>\$877.43</b>
<b>LIABILITIES</b>		
Debit Balance	-	-
Short Market Value	-	-
<b>TOTAL LIABILITIES</b>	<b>-</b>	<b>-</b>
<b>NET PORTFOLIO VALUE</b>	<b>\$877.44</b>	<b>\$877.43</b>

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Investment products: 

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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MRS YASUKO NEGITA

Account Number: 2484

24-Hour Assistance: (800) MERRILL  
Access Code: 51-528-12484

## CMA® ACCOUNT

March 01, 2023 - March 31, 2023

### CASH FLOW

	This Statement	Year to Date
<b>Opening Cash/Money Accounts</b>	<b>\$877.43</b>	
<b>CREDITS</b>		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
Subtotal	-	-
<b>DEBITS</b>		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	-	-
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
Advisory and other fees	-	-
Subtotal	-	-
<b>Net Cash Flow</b>	-	-

### OTHER TRANSACTIONS

Dividends/Interest Income	0.01	0.03
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
<b>Closing Cash/Money Accounts</b>	<b>\$877.44</b>	

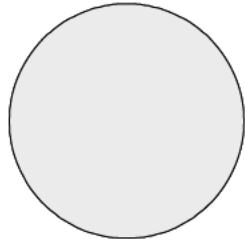
### ASSET ALLOCATION\*

\* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.

**Allocation**  
100.00%  
**100%**

☐ Cash/Money Accounts

**TOTAL**



Having an asset allocation that reflects your profile and goals is key to achieving the right outcome. Consult with your advisor to determine an appropriate allocation across all your holdings.

### DOCUMENT PREFERENCES THIS PERIOD

	Mail	Online Delivery
Statements		X
Performance Reports		X
Trade Confirmations		X
Shareholders Communication		X
Prospectus		X
Service Notices		X
Tax Statements		X



MRS YASUKO NEGITA

Account Number: [REDACTED] 2484

## ACCOUNT INVESTMENT OBJECTIVE

March 01, 2023 - March 31, 2023

**TOTAL RETURN:** Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

## YOUR CMA BANK DEPOSIT INTEREST SUMMARY

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
Bank of America, N.A.	877	877	.01	0.01	877
<b>TOTAL ML Bank Deposit Program</b>	877			0.01	877

## YOUR CMA ASSETS

CASH/MONEY ACCOUNTS Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	0.44	0.44		.44		
-ML BANK DEPOSIT PROGRAM -FDIC INSURED NOT SIPC COVERED	877.00	877.00	1.0000	877.00		.01
<b>TOTAL</b>		877.44		877.44		.01
<b>LONG PORTFOLIO</b>						
<b>TOTAL YIELD .01%</b>		877.44	877.44	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income

MRS YASUKO NEGITA

Account Number: [REDACTED] 484

**24-Hour Assistance: (800) MERRILL**  
Access Code: 51-528-12484

## YOUR CMA TRANSACTIONS

March 01, 2023 - March 31, 2023

DIVIDENDS/INTEREST INCOME TRANSACTIONS		Transaction Type	Quantity	Income	Income Year To Date
Date	Description				
<b>Taxable Interest</b>					
03/31	BANK DEPOSIT INTEREST	Bank Interest		.01	
<b>Subtotal (Taxable Interest)</b>				<b>.01</b>	<b>.03</b>
<b>NET TOTAL</b>				<b>.01</b>	<b>.03</b>

If you own London Interbank Offered Rate (LIBOR) linked financial products, the cessation of LIBOR and the transition from LIBOR to alternative reference rates such as SOFR or BSBY, may have significant impacts to those financial products, including impacts to their liquidity, value and potential performance. Additional information is available at [www.fdic.gov/articles/benchmark-interest-rate-reform.html](http://www.fdic.gov/articles/benchmark-interest-rate-reform.html)





### **Customer Service**

Please promptly report any inaccuracy, discrepancy, and/or concern by calling Wealth Management Client Support at (800-MERRILL) within ten (10) business days after delivery of our communication of the account statement. You should re-confirm any oral communications in writing to protect your rights.

### **About Us**

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We act as a market maker, dealer, block positioner or arbitrageur in certain securities. These activities may put us or one of our affiliates on the opposite side of transactions we execute for you and potentially result in trading profits for us or our affiliates.

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### **Additional Information**

We will route your equity and option orders to market centers consistent with our duty of best execution.

Except for certain custodial accounts, we hold bonds and preferred stocks in bulk segregation. If there is a partial call for those securities, securities will be randomly selected from those held in bulk. The probability of your holdings being selected is proportional to the total number of customer holdings of that particular security that we hold.

This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information, including the time of execution for any trade, is available upon written request.

In accordance with applicable law, rules and regulations, your free credit balance is not segregated and we can use these funds in our business. Your free credit balance is the amount of funds payable upon your demand. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

For clients enrolled in a sweep program, the balance in any bank deposit account or shares of any money market mutual fund in which you have a beneficial interest can be withdrawn or liquidated on your order and the proceeds returned to your securities account or remitted to you.

You will have the right to vote full shares and we may solicit voting instructions concerning these full shares in your account. Voting shares in your account will be governed by the then current rules and policies of FINRA and the Securities Exchange Commission or other applicable exchanges or regulatory bodies.

All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, FINRA.

You may obtain an investor brochure that includes information describing the FINRA Regulation Public Disclosure Program ("Program"). To obtain a brochure or more information about the Program or your broker contact the FINRA Regulation Public Disclosure Program Hotline at (800)289-9999 or access the FINRA website

at [www.finra.org](http://www.finra.org)

We receive a fee from ISA® banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to \$100 per annum for each account that sweeps balances to the banks under the RASP<sup>SM</sup> and ML bank deposit programs. We also receive a fee from Bank of America, N.A. based on the average daily Preferred Deposit<sup>®</sup> and Preferred Deposit for Business<sup>®</sup> balances.

### **Options Customers**

For all customers, including those who own options, please promptly advise us of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation. You may request a summary of this information.

### **Margin Customers**

If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.

### **Coverage for your Account**

The Securities Investor Protection Corporation (SIPC) and our excess-SIPC insurance policy do not cover commodities futures contracts, fixed annuity contracts, hedge funds, private equity funds, commodity pools and other investment contracts (such as limited partnerships) that are not registered with the US Securities Exchange Commission, precious metals, other assets that are not securities, as defined by SIPC, and assets that are not held at MLPF&S, such as cash on deposit at Bank of America, N.A. or Bank of America California, N.A. (Merrill Lynch affiliated banks) or other depository institutions. Those bank deposits are protected by the FDIC up to applicable limits. MLPF&S is not a bank. Unless otherwise disclosed, INVESTMENTS THROUGH MLPF&S ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at <http://www.sipc.org> or (202)371-8300.

### **Fixed Income Securities**

Values on your statement generally are based on estimates obtained from various sources and in certain cases only from affiliates. These values assume standard market conditions, are not firm bids or offers and may vary from prices achieved in actual transactions, especially for thinly traded securities. These values are generally for transactions of \$1 million or more, which often reflect more favorable pricing than transactions in smaller amounts. You may pay more than these values if you purchase smaller amounts of securities, or receive less if you sell smaller amounts of securities.

### **Prices and Valuations**

While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for certain thinly traded securities may be stale.

Values on your statement generally are based on estimates obtained from various sources and in certain cases only from affiliates.

Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate trusts which are not listed on any exchange), and alternative investments (e.g., commodity pools, private equity funds, private debt funds, and hedge funds) are generally illiquid investments. No formal trading market exists for these securities and their current values will likely be different from the purchase price. Unless otherwise indicated, and except for certain alternative investment funds sponsored by affiliates of MLPF&S, the value shown on this statement for an investment in these securities has been provided by the management, administrator or sponsor of each program or a third-party vendor, in each case without independent verification by MLPF&S. The values shown may not reflect actual market value or be realized upon a sale. If an estimated value is not provided, accurate valuation information is not available.

### **Cost Data/Realized Capital Gains & Losses**

Cost Data and Realized Capital Gains/Losses are provided in this statement for informational purposes only. Please review for accuracy. Merrill Lynch is not responsible for omitted or restated data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses. Please refer to your records, trade confirmations, and your Consolidated Tax Reporting Statement (Form 1099).

### **Insurance Policies and Annuity Contracts**

Information is based on data from the issuing insurer. We are not responsible for the calculation of policy/contract values. Insurance policies and annuity contracts are generally not held in your MLPF&S account. If we, as custodian or trustee, hold an annuity contract that is a security, SIPC and excess-SIPC coverage apply.

### **Estimated Annual Income and Current Yield**

Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current Yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

### **Market-Linked Investments (MLI)**

MLIs are debt securities or Certificates of Deposit linked to an underlying reference asset. They are reflected on your statement by their underlying reference asset – equities (e.g., stocks, ETFs, equity indices), alternative investments (e.g., commodities, currencies), or fixed income (e.g., interest rates). This classification method illustrates your asset allocation.

### **Symbols and Abbreviations**

□	Interest reported to the IRS
■	Gross Proceeds reported to the IRS
*	Dividends reported to the IRS
.	Transactions reported to the IRS
.OCC	Options Clearing Corporation
#	Transaction you requested same day payment. Prior day's dividend retained to offset cost of advancing payment on your behalf
N/A	Price, value and/or cost data not available
N/C	Not-Calculated
N/N	Non-negotiable securities
N/O	Securities registered in your name
N/O CUST	Non-negotiable securities registered in the name of the custodian
↑ ↓	Indicates that BofA Merrill Lynch Research has upgraded (↑) or downgraded (↓) its fundamental equity opinion on a security.



8:47 AM

04/20/23

Negita

**Reconciliation Detail**  
Merrill 3455, Period Ending 03/31/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						1,322.40
Cleared Transactions						
Deposits and Credits - 1 item						
Deposit	03/31/2023			X	0.01	0.01
Total Deposits and Credits					0.01	0.01
Total Cleared Transactions					0.01	0.01
Cleared Balance					0.01	1,322.41
Register Balance as of 03/31/2023					0.01	1,322.41
Ending Balance					0.01	1,322.41



Primary Account: 455

MRS YASUKO NEGITA  
309 KNICKERBOCKER RD  
TENAFLY NJ 07670-2417

## WEALTH MANAGEMENT REPORT

March 01, 2023 - March 31, 2023

### PORTFOLIO SUMMARY

	March 31	February 28	Month Change
<b>Net Portfolio Value</b>	<b>\$1,322.41</b>	<b>\$1,322.40</b>	<b>\$0.01 ▲</b>
Your assets	\$1,322.41	\$1,322.40	\$0.01 ▲
Your liabilities	-	-	-
Your Net Cash Flow (Inflows/Outflows)	-	(\$125.00)	-
Securities You Transferred In/Out	-	-	-
<b>Subtotal Net Contributions</b>	<b>-</b>	<b>(\$125.00)</b>	<b>-</b>
Your Dividends/Interest Income	\$0.01	\$0.01	-
Your Market Gains/(Losses)	-	-	-
<b>Subtotal Investment Earnings</b>	<b>\$0.01</b>	<b>\$0.01</b>	<b>-</b>

If you have questions on your statement,  
call 24-Hour Assistance:  
**(800) MERRILL**  
**(800) 637-7455**  
Access Code: 51-528-23455

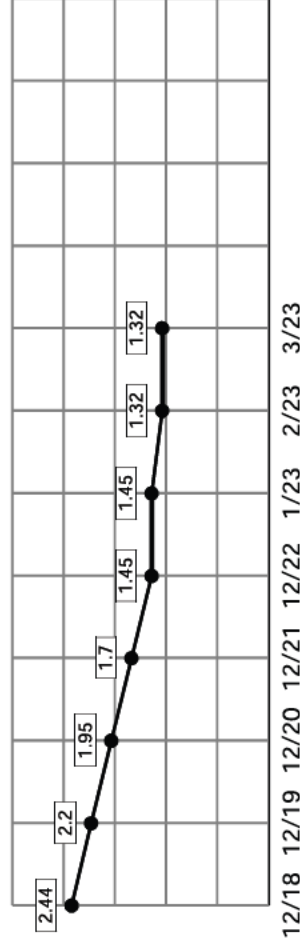
Investment Advice and Guidance:  
Call Your Financial Advisor

Your Financial Advisor:  
JOHN GAGLIARDO  
75 ROCKEFELLER PLAZA 2ND FLOOR  
NEW YORK NY 10019  
john.gagliardo@ml.com  
1-212-415-7723

Up-to-date account information can be viewed  
at: [www.mymerrill.com](http://www.mymerrill.com), where your statements  
are archived for three or more years.

Questions about MyMerrill? Click the "help" tab  
at the top of the screen once you log in.

Total Value (Net Portfolio Value plus Assets Not Held/Valued By MLPF&S, if any) in thousands, 2018-2023



### YOU MAY HAVE UNTIL THE TAX FILING DEADLINE TO MAKE A 2022

IRA contribution. If you earned income in 2022 and have not made an IRA contribution for 2022, you generally have until the tax filing deadline to make your contribution. Call your advisor today for details.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (BofA Corp). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BofA Corp. Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

Primary Account: [REDACTED] 3455

**24-Hour Assistance: (800) MERRILL**  
Access Code: 51-528-23455

## YOUR ACCOUNTS

March 01, 2023 - March 31, 2023

	Account No.	Account Type/Managing Firm	March 31	February 28	Page
<b>INVESTMENTS &amp; CASH MANAGEMENT</b>					
MRS YASUKO NEGITA	5AV-23455	Master CMA	444.97	444.97	6
MRS YASUKO NEGITA	5AV-12484	CMA	877.44	877.43	10
Subtotal			1,322.41	1,322.40	

### RETIREMENT

Looking for opportunities to help make your money last longer in retirement? Talk with your advisor today.

### CREDIT & LENDING

Want a credit card that has the flexibility to redeem points for what matters to you most? Ask your advisor.

### ESTATE PLANNING SERVICES

A long-term healthcare event could derail your retirement income plans. Talk to your advisor today.

### SOLUTIONS FOR BUSINESS

Help manage liquidity for small business needs with a Working Capital Management Account®. Ask your advisor.

■ Your account statement is enrolled in electronic delivery viewable on [www.mymerrill.com](http://www.mymerrill.com)

All brokerage accounts are held at Merrill Lynch, Pierce, Fenner & Smith Incorporated, Member SIPC. Bank deposits are held at Merrill Lynch affiliated banks or other depository institutions and are covered by FDIC insurance up to applicable limits. They are not protected by SIPC, see the section titled "Coverage for Your Account" on the second to last page of your statement for more information.

These summary reports are provided for informational purposes only and contain information from accounts linked for delivery in a single package. The underlying accounts may have different owners and use of "you" or "your" in these reports refer to all owners. The enclosed separate account statements are the official record for each account.



Primary Account: 455

March 01, 2023 - March 31, 2023

## YOUR BALANCE SHEET (for your Merrill accounts)

### ASSETS

	March 31	February 28
Cash/Money Accounts	1,322.41	1,322.40
Fixed Income	-	-
Equities	-	-
Mutual Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	1,322.41	1,322.40
<b>TOTAL ASSETS</b>	<b>\$1,322.41</b>	<b>\$1,322.40</b>
<b>LIABILITIES</b>		
Margin Loan/Debit Balance	-	-
Short Market Value	-	-
Subtotal	-	-
<b>NET PORTFOLIO VALUE</b>	<b>\$1,322.41</b>	<b>\$1,322.40</b>

### OTHER LIABILITIES (not included in Net Portfolio Value)

Loan Management Account <sup>(1)</sup>	-	-
Mortgages	-	-
Home Equity Loans	-	-
Business Loans	-	-
Subtotal	-	-
<b>TOTAL LIABILITIES</b>	<b>-</b>	<b>-</b>

(1) Secured by assets in a Merrill account

### CASH FLOW

	This Report	Year to Date
<b>Opening Cash/Money Accounts</b>	<b>\$1,322.40</b>	
<b>CREDITS</b>		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
Subtotal	-	-
<b>DEBITS</b>		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	-	-
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
Advisory and other fees	-	-
Subtotal	-	-
<b>Net Cash Flow</b>	<b>0.01</b>	<b>0.04</b>
Dividends/Interest Income	-	-
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
<b>Closing Cash/Money Accounts</b>	<b>\$1,322.41</b>	

Primary Account: 455

24-Hour Assistance: (800) MERRILL  
Access Code: 51-528-23455

## YOUR PORTFOLIO REVIEW

March 01, 2023 - March 31, 2023

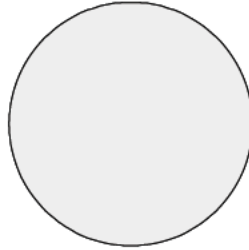
### ASSET ALLOCATION\*

\* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.

Current Value	Allocation
1,322.41	100.00%
<b>\$1,322.41</b>	<b>100%</b>

Cash/Money  
Accounts

TOTAL



### CURRENT INCOME



	This Report	Year To Date
Tax-Exempt Interest	-	-
Taxable Interest	0.01	0.04
Tax-Exempt Dividends	-	-
Taxable Dividends	-	-
Total	\$0.01	\$0.04
<b>Your Estimated Annual Income</b>		<b>\$0.13</b>

### TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	% of Portfolio
+-ML BANK DEPOSIT PROGRAM +-FDIC INSURED NOT SIPC COVERED	1,321.00	100.00%

### FINANCIAL MARKET INDICATORS

	This Report	Last Report	Previous Year End
S&P 500	4109.31	3970.15	3839.50
Three-Month Treasury Bills	4.69%	4.79%	4.34%
Long-Term Treasury Bonds	3.65%	3.92%	3.96%
One-Month BSBY	4.92%	4.58%	4.35%
NASDAQ	12221.91	11455.54	10466.48



Primary Account: [REDACTED] 455

# YOUR MONTHLY INCOME & GAIN/(LOSS) REVIEW

March 01, 2023 - March 31, 2023

## INCOME SUMMARY

Account No.	This Report			Year to Date			Total YTD Income
	Tax-Exempt Interest	Taxable Interest	Tax-Exempt Dividends	Tax-Exempt Dividends	Taxable Interest	Taxable Dividends	
Non-Retirement							
5AV-23455	-	-	-	-	-	-	-
5AV-12484	-	-	-	-	-	-	-
<b>TOTAL</b>	-	-	-	-	-	-	-

## GAIN/(LOSS) SUMMARY

Account No.	Realized Gains/(Losses)			Long Term Capital Gain Distributions		Unrealized Gains/(Losses)	
	This Report Short Term	YTD Short Term	This Report Long Term	YTD Long Term	Year To Date	Short Term	Long Term
Non-Retirement							
5AV-23455	-	-	-	-	-	-	-
5AV-12484	-	-	-	-	-	-	-
<b>TOTAL</b>	-	-	-	-	-	-	-



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Online at: [www.mymerrill.com](http://www.mymerrill.com)

Account Number: [REDACTED] 455

MRS YASUKO NEGITA  
309 KNICKERBOCKER RD  
TENAFLY NJ 07670-2417

24-Hour Assistance: (800) MERRILL  
Access Code: 51-528-23455

**Net Portfolio Value: \$444.97**

**Your Financial Advisor:**  
JOHN GAGLIARDO  
75 ROCKEFELLER PLAZA 2ND FLOOR  
NEW YORK NY 10019  
john\_gagliardo@ml.com  
1-212-415-7723

## CMA® ACCOUNT

This account is enrolled in the Master Financial Service

March 01, 2023 - March 31, 2023

	This Statement	Year to Date
<b>Opening Value (03/01)</b>	<b>\$444.97</b>	
Total Credits	-	0.01
Total Debits	-	(125.00)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	-	-
<b>Closing Value (03/31)</b>	<b>\$444.97</b>	

	March 31	February 28
<b>ASSETS</b>	<b>444.97</b>	<b>444.97</b>
Cash/Money Accounts	-	-
Fixed Income	-	-
Equities	-	-
Mutual Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	444.97	444.97
<b>TOTAL ASSETS</b>	<b>\$444.97</b>	<b>\$444.97</b>
<b>LIABILITIES</b>		
Debit Balance	-	-
Short Market Value	-	-
<b>TOTAL LIABILITIES</b>	<b>-</b>	<b>-</b>
<b>NET PORTFOLIO VALUE</b>	<b>\$444.97</b>	<b>\$444.97</b>

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Investment products: 

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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MRS YASUKO NEGITA

Account Number:

455

24-Hour Assistance: (800) MERRILL  
Access Code: 51-528-23455

CMA® ACCOUNT

March 01, 2023 - March 31, 2023

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts	\$444.97	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
Subtotal	-	-
DEBITS		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	-	-
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
Advisory and other fees	-	(125.00)
Subtotal	-	(125.00)
Net Cash Flow	-	(\$125.00)

OTHER TRANSACTIONS

Dividends/Interest Income	-	0.01
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
Closing Cash/Money Accounts	\$444.97	

ASSET ALLOCATION\*

\* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.

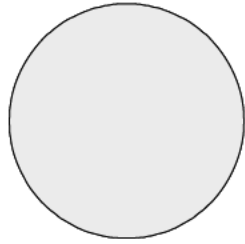
Allocation

☐ Cash/Money Accounts

100.00%

TOTAL

100%



Having an asset allocation that reflects your profile and goals is key to achieving the right outcome. Consult with your advisor to determine an appropriate allocation across all your holdings.

DOCUMENT PREFERENCES THIS PERIOD

	Mail	Online Delivery
Statements		X
Performance Reports		X
Trade Confirmations		X
Shareholders Communication		X
Prospectus		X
Service Notices		X
Tax Statements		X



MRS YASUKO NEGITA

Account Number: [REDACTED] 3455

**ACCOUNT INVESTMENT OBJECTIVE**

March 01, 2023 - March 31, 2023

**TOTAL RETURN:** Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

**YOUR CMA BANK DEPOSIT INTEREST SUMMARY**

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
Bank of America, N.A.	444	444	.01	0.00	444
<b>TOTAL ML Bank Deposit Program</b>	444			0.00	444

**YOUR CMA ASSETS**

CASH/MONEY ACCOUNTS		Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH		0.97	0.97		.97		
-ML BANK DEPOSIT PROGRAM		444.00	444.00	1.0000	444.00		.01
-FDIC INSURED NOT SIPC COVERED							
<b>TOTAL</b>		444.97	444.97		444.97		.01
LONG PORTFOLIO		Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	
<b>TOTAL</b>	<b>YIELD .01%</b>	444.97	444.97				

+

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MRS YASUKO NEGITA

Account Number: [REDACTED] 455

**24-Hour Assistance: (800) MERRILL**  
Access Code: 51-528-23455

## YOUR CMA TRANSACTIONS

March 01, 2023 - March 31, 2023

DIVIDENDS/INTEREST INCOME TRANSACTIONS		Transaction Type	Quantity	Income	
Date	Description			Income	Year To Date
Taxable Interest					
Subtotal (Taxable Interest)					.01
NET TOTAL					.01

If you own London Interbank Offered Rate (LIBOR) linked financial products, the cessation of LIBOR and the transition from LIBOR to alternative reference rates such as SOFR or BSBY, may have significant impacts to those financial products, including impacts to their liquidity, value and potential performance. Additional information is available at [www.ml.com/articles/benchmark-interest-rate-reform.html](http://www.ml.com/articles/benchmark-interest-rate-reform.html)



Online at: [www.mymerrill.com](http://www.mymerrill.com)  
MRS YASUKO NEGITA  
309 KNICKERBOCKER RD  
TENAFLY NJ 07670-2417

Account Number: [REDACTED] 84

24-Hour Assistance: (800) MERRILL  
Access Code: 51-528-12484

**Net Portfolio Value: \$877.44**

**Your Financial Advisor:**  
JOHN GAGLIARDO  
75 ROCKEFELLER PLAZA 2ND FLOOR  
NEW YORK NY 10019  
john\_gagliardo@ml.com  
1-212-415-7723

## CMA® ACCOUNT

March 01, 2023 - March 31, 2023

	This Statement	Year to Date
<b>Opening Value (03/01)</b>	<b>\$877.43</b>	
Total Credits	0.01	0.03
Total Debits	-	-
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	-	-
<b>Closing Value (03/31)</b>	<b>\$877.44</b>	

	March 31	February 28
<b>ASSETS</b>		
Cash/Money Accounts	877.44	877.43
Fixed Income	-	-
Equities	-	-
Mutual Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	877.44	877.43
<b>TOTAL ASSETS</b>	<b>\$877.44</b>	<b>\$877.43</b>
<b>LIABILITIES</b>		
Debit Balance	-	-
Short Market Value	-	-
<b>TOTAL LIABILITIES</b>	<b>-</b>	<b>-</b>
<b>NET PORTFOLIO VALUE</b>	<b>\$877.44</b>	<b>\$877.43</b>

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Investment products: 

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------

MRS YASUKO NEGITA

Account Number:

484

24-Hour Assistance: (800) MERRILL  
Access Code: 51-528-12484

March 01, 2023 - March 31, 2023

## CMA® ACCOUNT

### CASH FLOW

	This Statement	Year to Date
<b>Opening Cash/Money Accounts</b>	<b>\$877.43</b>	
<b>CREDITS</b>		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
Subtotal	-	-
<b>DEBITS</b>		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	-	-
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
Advisory and other fees	-	-
Subtotal	-	-
<b>Net Cash Flow</b>	-	-

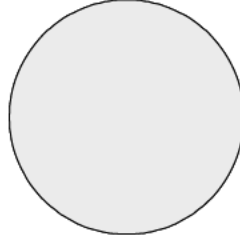
### OTHER TRANSACTIONS

Dividends/Interest Income	0.01	0.03
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
<b>Closing Cash/Money Accounts</b>	<b>\$877.44</b>	

### ASSET ALLOCATION\*

\* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.

☐ Cash/Money Accounts  
**TOTAL** 100.00%  
**100%**



Having an asset allocation that reflects your profile and goals is key to achieving the right outcome. Consult with your advisor to determine an appropriate allocation across all your holdings.

### DOCUMENT PREFERENCES THIS PERIOD

	Mail	Online Delivery
Statements		X
Performance Reports		X
Trade Confirmations		X
Shareholders Communication		X
Prospectus		X
Service Notices		X
Tax Statements		X



MRS YASUKO NEGITA

Account Number: [REDACTED] 484

## ACCOUNT INVESTMENT OBJECTIVE

March 01, 2023 - March 31, 2023

**TOTAL RETURN:** Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

## YOUR CMA BANK DEPOSIT INTEREST SUMMARY

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
Bank of America, N.A.	877	877	.01	0.01	877
<b>TOTAL ML Bank Deposit Program</b>	877			0.01	877

## YOUR CMA ASSETS

CASH/MONEY ACCOUNTS		Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH		0.44	0.44		.44		
-ML BANK DEPOSIT PROGRAM		877.00	877.00	1.0000	877.00		.01
-FDIC INSURED NOT SIPC COVERED							
<b>TOTAL</b>		877.44	877.44		877.44		.01
LONG PORTFOLIO		Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	
<b>TOTAL</b>	<b>YIELD .01%</b>	877.44	877.44				



MRS YASUKO NEGITA

Account Number: 484

24-Hour Assistance: (800) MERRILL  
Access Code: 51-528-12484

## YOUR CMA TRANSACTIONS

March 01, 2023 - March 31, 2023

DIVIDENDS/INTEREST INCOME TRANSACTIONS		Transaction Type	Quantity	Income	Income Year To Date
Date	Description				
<b>Taxable Interest</b>					
03/31	BANK DEPOSIT INTEREST	Bank Interest		.01	
<b>Subtotal (Taxable Interest)</b>				<b>.01</b>	<b>.03</b>
<b>NET TOTAL</b>				<b>.01</b>	<b>.03</b>

If you own London Interbank Offered Rate (LIBOR) linked financial products, the cessation of LIBOR and the transition from LIBOR to alternative reference rates such as SOFR or BSBY, may have significant impacts to those financial products, including impacts to their liquidity, value and potential performance. Additional information is available at [www.fml.com/articles/benchmark-interest-rate-reform.html](http://www.fml.com/articles/benchmark-interest-rate-reform.html)



### **Customer Service**

Please promptly report any inaccuracy, discrepancy, and/or concern by calling Wealth Management Client Support at (800-MERRILL) within ten (10) business days after delivery of our communication of the account statement. You should re-confirm any oral communications in writing to protect your rights.

### **About Us**

You may review our financial statement at our offices: Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S or ML), One Bryant Park, New York, New York 10036. If you request a copy of our financial statement, we will mail it to you.

We act as a market maker, dealer, block positioner or arbitrageur in certain securities. These activities may put us or one of our affiliates on the opposite side of transactions we execute for you and potentially result in trading profits for us or our affiliates.

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Merrill and Merrill Edge are the marketing name for two businesses: Merrill Advisory Center™, which offers team-based advice and guidance brokerage services; and a self-directed online investing platform. Both are made available through MLPF&S.

Bank of America Merrill Lynch is the marketing name for the global banking and global markets businesses of BAC. Lending, derivatives, and other commercial banking activities are performed globally by banking affiliates of BAC, including Bank of America, N.A., member Federal Deposit Insurance Corporation (FDIC). Securities, strategic advisory, and other investment banking activities are performed globally by investment banking affiliates of BAC ("Investment Banking Affiliates"), including, in the United States, MLPF&S and Merrill Lynch Professional Clearing Corp., all of which are registered broker dealers and members of Financial Industry Regulatory Authority (FINRA) and

Securities Investor Protection Corporation (SIPC), and, in other jurisdictions, locally registered entities.

Investment products offered by Investment Banking Affiliates, including MLPF&S, ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE.

### **Additional Information**

We will route your equity and option orders to market centers consistent with our duty of best execution.

Except for certain custodial accounts, we hold bonds and preferred stocks in bulk segregation. If there is a partial call for those securities, securities will be randomly selected from those held in bulk. The probability of your holdings being selected is proportional to the total number of customer holdings of that particular security that we hold.

This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information, including the time of execution for any trade, is available upon written request.

In accordance with applicable law, rules and regulations, your free credit balance is not segregated and we can use these funds in our business. Your free credit balance is the amount of funds payable upon your demand. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

For clients enrolled in a sweep program, the balance in any bank deposit account or shares of any money market mutual fund in which you have a beneficial interest can be withdrawn or liquidated on your order and the proceeds returned to your securities account or remitted to you.

You will have the right to vote full shares and we may solicit voting instructions concerning these full shares in your account. Voting shares in your account will be governed by the then current rules and policies of FINRA and the Securities Exchange Commission or other applicable exchanges or regulatory bodies.

All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, FINRA.

You may obtain an investor brochure that includes information describing the FINRA Regulation Public Disclosure Program ("Program"). To obtain a brochure or more information about the Program or your broker contact the FINRA Regulation Public Disclosure Program Hotline at (800)289-9999 or access the FINRA website

at [www.finra.org](http://www.finra.org)

We receive a fee from ISA® banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to \$100 per annum for each account that sweeps balances to the banks under the RASP<sup>SM</sup> and ML bank deposit programs. We also receive a fee from Bank of America, N.A. based on the average daily Preferred Deposit<sup>®</sup> and Preferred Deposit for Business<sup>®</sup> balances.

### **Options Customers**

For all customers, including those who own options, please promptly advise us of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation. You may request a summary of this information.

### **Margin Customers**

If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.

### **Coverage for your Account**

The Securities Investor Protection Corporation (SIPC) and our excess-SIPC insurance policy do not cover commodities futures contracts, fixed annuity contracts, hedge funds, private equity funds, commodity pools and other investment contracts (such as limited partnerships) that are not registered with the US Securities Exchange Commission, precious metals, other assets that are not securities, as defined by SIPC, and assets that are not held at MLPF&S, such as cash on deposit at Bank of America, N.A. or Bank of America California, N.A. (Merrill Lynch affiliated banks) or other depository institutions. Those bank deposits are protected by the FDIC up to applicable limits. MLPF&S is not a bank. Unless otherwise disclosed, INVESTMENTS THROUGH MLPF&S ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at <http://www.sipc.org> or (202)371-8300.



### **Fixed Income Securities**

Values on your statement generally are based on estimates obtained from various sources and in certain cases only from affiliates. These values assume standard market conditions, are not firm bids or offers and may vary from prices achieved in actual transactions, especially for thinly traded securities. These values are generally for transactions of \$1 million or more, which often reflect more favorable pricing than transactions in smaller amounts. You may pay more than these values if you purchase smaller amounts of securities, or receive less if you sell smaller amounts of securities.

### **Prices and Valuations**

While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for certain thinly traded securities may be stale.

Values on your statement generally are based on estimates obtained from various sources and in certain cases only from affiliates.

Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate trusts which are not listed on any exchange), and alternative investments (e.g., commodity pools, private equity funds, private debt funds, and hedge funds) are generally illiquid investments. No formal trading market exists for these securities and their current values will likely be different from the purchase price. Unless otherwise indicated, and except for certain alternative investment funds sponsored by affiliates of MLPF&S, the value shown on this statement for an investment in these securities has been provided by the management, administrator or sponsor of each program or a third-party vendor, in each case without independent verification by MLPF&S. The values shown may not reflect actual market value or be realized upon a sale. If an estimated value is not provided, accurate valuation information is not available.

### **Cost Data/Realized Capital Gains & Losses**

Cost Data and Realized Capital Gains/Losses are provided in this statement for informational purposes only. Please review for accuracy. Merrill Lynch is not responsible for omitted or restated data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses. Please refer to your records, trade confirmations, and your Consolidated Tax Reporting Statement (Form 1099).

### **Insurance Policies and Annuity Contracts**

Information is based on data from the issuing insurer. We are not responsible for the calculation of policy/contract values. Insurance policies and annuity contracts are generally not held in your MLPF&S account. If we, as custodian or trustee, hold an annuity contract that is a security, SIPC and excess-SIPC coverage apply.

### **Estimated Annual Income and Current Yield**

Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current Yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

### **Market-Linked Investments (MLI)**

MLIs are debt securities or Certificates of Deposit linked to an underlying reference asset. They are reflected on your statement by their underlying reference asset – equities (e.g., stocks, ETFs, equity indices), alternative investments (e.g., commodities, currencies), or fixed income (e.g., interest rates). This classification method illustrates your asset allocation.

### **Symbols and Abbreviations**

□	Interest reported to the IRS
■	Gross Proceeds reported to the IRS
*	Dividends reported to the IRS
.	Transactions reported to the IRS
.OCC	Options Clearing Corporation
#	Transaction you requested same day payment. Prior day's dividend retained to offset cost of advancing payment on your behalf
N/A	Price, value and/or cost data not available
N/C	Not-Calculated
N/N	Non-negotiable securities
N/O	Securities registered in your name
N/O CUST	Non-negotiable securities registered in the name of the custodian
↑ ↓	Indicates that BofA Merrill Lynch Research has upgraded (↑) or downgraded (↓) its fundamental equity opinion on a security.

8:52 AM

04/20/23

Negita

## Reconciliation Detail

TD Bank 4751, Period Ending 03/31/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						279.59
Cleared Transactions						
Deposits and Credits - 1 item						
Deposit	03/31/2023			X	3,507.42	3,507.42
Total Deposits and Credits					3,507.42	3,507.42
Total Cleared Transactions					3,507.42	3,507.42
Cleared Balance					3,507.42	3,787.01
Register Balance as of 03/31/2023					3,507.42	3,787.01
Ending Balance					3,507.42	3,787.01

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7

**STATEMENT OF ACCOUNT**

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Page: 1 of 3  
Statement Period: Mar 04 2023-Apr 03 2023  
Cust Ref #: ###  
Primary Account #: 4751

**TD Convenience Checking**

YASUKO NEGITA  
MASAHIKO NEGITA

Account # 4751

**ACCOUNT SUMMARY**

Beginning Balance	4,079.59	Average Collected Balance	293.59
Deposits	52,228.91	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	56,071.49	Annual Percentage Yield Earned	0.00%
Ending Balance	237.01	Days in Period	31

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

**DAILY ACCOUNT ACTIVITY****Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
03/09	DEPOSIT	48,721.49
03/31	DEPOSIT	3,507.42
	Subtotal:	52,228.91

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
03/06	eTransfer Debit, Online Xfer Transfer to CK 8803	3,800.00
03/10	eTransfer Debit, Online Xfer Transfer to CK 803	48,721.49
04/03	eTransfer Debit, Online Xfer Transfer to CK 8803	3,550.00
	Subtotal:	56,071.49

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
03/03	4,079.59	03/10	279.59
03/06	279.59	03/31	3,787.01
03/09	49,001.08	04/03	237.01

**Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)**

# How to Balance your Account

Page: 2 of 3

**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

<b>1</b>	<b>Ending Balance</b>		<b>237.01</b>
<b>2</b>	<b>Total Deposits</b>	<b>+</b>	
<b>3</b>	<b>Sub Total</b>		
<b>4</b>	<b>Total Withdrawals</b>	<b>-</b>	
<b>5</b>	<b>Adjusted Balance</b>		

<b>2</b>	<b>DEPOSITS NOT ON STATEMENT</b>	<b>DOLLARS</b>	<b>CENTS</b>
	<b>Total Deposits</b>		<b>2</b>

<b>4</b>	<b>WITHDRAWALS NOT ON STATEMENT</b>	<b>DOLLARS</b>	<b>CENTS</b>

	<b>WITHDRAWALS NOT ON STATEMENT</b>	<b>DOLLARS</b>	<b>CENTS</b>
	<b>Total Withdrawals</b>		<b>4</b>

## FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

## FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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**STATEMENT OF ACCOUNT**

YASUKO NEGITA  
MASAHIKO NEGITA

Page: 3 of 3  
Statement Period: Mar 04 2023-Apr 03 2023  
Cust Ref #: ###  
Primary Account #: 751

## Important Information About Your Account

Effective June 1, 2023, we are making changes to our Funds Availability Policy to include the following:

### Part III: Funds Availability Policy

#### Longer Delays May Apply

In some cases, we will not make all the funds that you deposit by check available at the times shown in this Policy. Depending on the type of check you deposit, funds may not be available until the second (2nd) Business Day after the day of your deposit. The first \$225 of your deposit, however, will be available no later than the first (1st) Business Day after the day of your deposit.

In addition, funds deposited by check may be delayed for a longer period under the following circumstances:

- a) You deposit checks totaling more than \$5,525 within the same business day
- b) We believe a check you deposited will not be paid;
- c) You re-deposit a check that has been returned unpaid;
- d) You have overdrawn your Account repeatedly, or would have overdrawn your Account if checks had been honored in the last six (6) months;
- e) There is an emergency, such as failure of communications or computer equipment. (Note: The first \$225 will be made available no later than the first (1st) Business Day after the day of your deposit).

We will notify you if we delay your ability to withdraw funds for any of these reasons. If we are not going to make all of the funds from your deposit available on the first (1st) Business Day, we may notify you at the time of your deposit. We will mail you a notice by the day after we receive your deposit, and we will tell you when the funds will be available. They will generally be available no later than the seventh (7th) Business Day from the date of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.



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1-888-751-9000 tdbank.com

(03/23)

**Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)**



8:56 AM

04/20/23

Negita

## Reconciliation Detail

TD 8803, Period Ending 03/31/2023

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Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						830.13
Cleared Balance						830.13
Register Balance as of 03/31/2023						830.13
Ending Balance						830.13



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**STATEMENT OF ACCOUNT**

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Page: 1 of 5  
Statement Period: Mar 08 2023-Apr 07 2023  
Cust Ref #: [REDACTED] 8803-[REDACTED]  
Primary Account #: [REDACTED] 8803

**TD Convenience Checking**

YASUKO NEGITA

Account # 425-0458803

**ACCOUNT SUMMARY**

Beginning Balance	767.08	Average Collected Balance	15,331.30
Deposits	13,907.42	Interest Earned This Period	0.00
Electronic Deposits	52,271.49	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	2,662.96	Days in Period	31
Electronic Payments	11,611.42		
Other Withdrawals	48,759.49		
Ending Balance	3,912.12		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

**DAILY ACCOUNT ACTIVITY****Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
03/08	DEPOSIT	400.00
03/15	DEPOSIT	3,507.42
03/15	DEPOSIT	4,000.00
03/15	DEPOSIT	6,000.00
	Subtotal:	13,907.42

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
03/10	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 751	48,721.49
04/03	eTransfer Credit, Online Xfer Transfer from CK [REDACTED] 4751	3,550.00
	Subtotal:	52,271.49

**Checks Paid**

No. Checks: 3

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
03/17	983	1,604.13	04/04	985	468.01
03/17	984	590.82			
		Subtotal:			2,662.96

**Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)**

# How to Balance your Account

Page: 2 of 5

**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

<b>1</b>	<b>Ending Balance</b>		<b>3,912.12</b>
<b>2</b>	<b>Total Deposits</b>	<b>+</b>	
<b>3</b>	<b>Sub Total</b>		
<b>4</b>	<b>Total Withdrawals</b>	<b>-</b>	
<b>5</b>	<b>Adjusted Balance</b>		

<b>2</b>	<b>DEPOSITS NOT ON STATEMENT</b>	<b>DOLLARS</b>	<b>CENTS</b>
	<b>Total Deposits</b>		<b>2</b>

<b>4</b>	<b>WITHDRAWALS NOT ON STATEMENT</b>	<b>DOLLARS</b>	<b>CENTS</b>

	<b>WITHDRAWALS NOT ON STATEMENT</b>	<b>DOLLARS</b>	<b>CENTS</b>
	<b>Total Withdrawals</b>		<b>4</b>

## FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

## FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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**STATEMENT OF ACCOUNT**

YASUKO NEGITA

Page: 3 of 5  
Statement Period: Mar 08 2023-Apr 07 2023  
Cust Ref #: [REDACTED] 8803-[REDACTED]  
Primary Account #: [REDACTED] 803

**DAILY ACCOUNT ACTIVITY**

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
03/09	ACH DEBIT, HARTFORD LIFE & INS. PREM U****9825 004	375.94
03/16	ACH IAT DEBIT, Wise Ltd TRNWISE 34538479	11,235.48
	Subtotal:	11,611.42

**Other Withdrawals**

POSTING DATE	DESCRIPTION	AMOUNT
03/15	WIRE TRANSFER OUTGOING, Rabinowitz Lubetkin And Tully Llc	11,983.49
03/15	WIRE TRANSFER FEE	30.00
03/20	DEBIT	36,746.00
	Subtotal:	48,759.49

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
03/07	767.08	03/16	39,771.08
03/08	1,167.08	03/17	37,576.13
03/09	791.14	03/20	830.13
03/10	49,512.63	04/03	4,380.13
03/15	51,006.56	04/04	3,912.12

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**STATEMENT OF ACCOUNT**

YASUKO NEGITA

Page: 4 of 5  
Statement Period: Mar 08 2023-Apr 07 2023  
Cust Ref #: [REDACTED] 8803-[REDACTED]  
Primary Account #: [REDACTED] 8803

## Important Information About Your Account

Effective June 1, 2023, we are making changes to our Funds Availability Policy to include the following:

### Part III: Funds Availability Policy

#### Longer Delays May Apply

In some cases, we will not make all the funds that you deposit by check available at the times shown in this Policy. Depending on the type of check you deposit, funds may not be available until the second (2nd) Business Day after the day of your deposit. The first \$225 of your deposit, however, will be available no later than the first (1st) Business Day after the day of your deposit.

In addition, funds deposited by check may be delayed for a longer period under the following circumstances:

- a) You deposit checks totaling more than \$5,525 within the same business day
- b) We believe a check you deposited will not be paid;
- c) You re-deposit a check that has been returned unpaid;
- d) You have overdrawn your Account repeatedly, or would have overdrawn your Account if checks had been honored in the last six (6) months;
- e) There is an emergency, such as failure of communications or computer equipment. (Note: The first \$225 will be made available no later than the first (1st) Business Day after the day of your deposit).

We will notify you if we delay your ability to withdraw funds for any of these reasons. If we are not going to make all of the funds from your deposit available on the first (1st) Business Day, we may notify you at the time of your deposit. We will mail you a notice by the day after we receive your deposit, and we will tell you when the funds will be available. They will generally be available no later than the seventh (7th) Business Day from the date of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.



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(03/23)

**Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)**



**Bank**

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**STATEMENT OF ACCOUNT**

YASUKO NEGITA

Page: 5 of 5  
Statement Period: Mar 08 2023-Apr 07 2023  
Cust Ref #: [REDACTED] 8803-  
Primary Account #: [REDACTED] 8803

YASUKO NEGITA 05-10 983  
8 FLEET/PAI TERRACE  
TENAFLY, NJ 07670

3/15/23

Pay to the order of CHASE \$ 1,604.13  
Sixteen hundred and four dollars and 13/100

TD Bank  
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For # [REDACTED] 2902 J. C. [REDACTED]

103 120 1360 1 803 0983

#983 03/17 \$1,604.13

YASUKO NEGITA 05-10 984  
8 FLEET/PAI TERRACE  
TENAFLY, NJ 07670

3/10/23

Pay to the order of PSEG \$ 590.82  
Five hundred and ninety dollars and 82/100

TD Bank  
America's Most Convenient Bank®

For # [REDACTED] 4607 J. C. [REDACTED]

103 120 1360 1 803 0984

#984 03/17 \$590.82

YASUKO NEGITA 05-10 985  
8 FLEET/PAI TERRACE  
TENAFLY, NJ 07670

4/4/23

Pay to the order of CHASE \$ 468.01  
Four hundred and sixty eight dollars and 01/100

TD Bank  
America's Most Convenient Bank®

For # [REDACTED] 001 J. C. [REDACTED]

103 120 1360 1 803 0985

#985 04/04 \$468.01

9:03 AM

Negita

04/20/23

## Reconciliation Detail

Bank of America 1997, Period Ending 03/29/2023

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Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						2,094.89
Cleared Balance						2,094.89
Register Balance as of 03/29/2023						2,094.89
Ending Balance						<b>2,094.89</b>





P.O. Box 15284  
Wilmington, DE 19850

YASUKO NEGITA  
309 KNICKERBOCKER RD  
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BANK OF AMERICA

## Preferred Rewards

### Client service information

☎ 1.800.MERRILL (1.800.637.7455)

En Español: 1.800.688.6086

🌐 bankofamerica.com

✉ Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your Bank of America banking statement summary

for February 25, 2023 to March 29, 2023

Your deposit accounts	Account/plan number	Ending balance	Details on
Bank of America Regular Checking	██████████1997	\$2,094.89	Page 3
Regular Savings	██████████7791	\$573.67	Page 5
<b>Total balance</b>		<b>\$2,668.56</b>	

Important disclosure information listed on the "Important Information for Bank Deposit Accounts" page.

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<sup>2</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-01-22-2811B | 4336404



Account number: [REDACTED] 997

## Your Bank of America Regular Checking Preferred Rewards Platinum Honors

YASUKO NEGITA

### Account summary

Beginning balance on February 25, 2023	\$2,094.89
Deposits and other additions	0.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
<b>Ending balance on March 29, 2023</b>	<b>\$2,094.89</b>

Your account is enrolled in Balance Connect™ for overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online and Mobile Banking.

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

### Account security you can see

Check your security meter level and watch it rise as you take action to help protect against fraud. See it in the Mobile Banking app and Online Banking.

To learn more, visit [bofa.com/SecurityCenter](https://bofa.com/SecurityCenter) or scan this code.

When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

SSM-12-22-0030A | 5197654





9:06 AM

04/20/23

Negita

## Reconciliation Detail

Bank of America 7791, Period Ending 03/31/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						573.66
Cleared Transactions						
Deposits and Credits - 1 item						
Deposit	03/29/2023			X	0.01	0.01
Total Deposits and Credits					0.01	0.01
Total Cleared Transactions					0.01	0.01
Cleared Balance					0.01	573.67
Register Balance as of 03/31/2023					0.01	573.67
Ending Balance					0.01	573.67



Account number: [REDACTED] 7791

## Your Regular Savings Preferred Rewards Platinum Honors

YASUKO NEGITA

### Account summary

Beginning balance on February 25, 2023	\$573.66
Deposits and other additions	0.01
Withdrawals and other subtractions	-0.00
Service fees	-0.00
<b>Ending balance on March 29, 2023</b>	<b>\$573.67</b>

Annual Percentage Yield Earned this statement period: 0.02%.  
Interest Paid Year To Date: \$0.01.

### Deposits and other additions

Date	Description	Amount
03/29/23	Interest Earned	0.01
<b>Total deposits and other additions</b>		<b>\$0.01</b>

9:10 AM

04/20/23

Negita

## Reconciliation Detail

Chase 8365, Period Ending 03/24/2023

---

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						2,316.03
Cleared Balance						2,316.03
Register Balance as of 03/24/2023						2,316.03
Ending Balance						<b>2,316.03</b>



JPMorgan Chase Bank, N.A.  
P O Box 182051  
Columbus, OH 43218 - 2051

February 28, 2023 through March 24, 2023

Primary Account [REDACTED] 3365

01181894 DRE 802 219 08423 NNNNNNNNNN 1 000000000 18 0000

YASUKO NEGITA  
8 FLORAL TER  
TENAFLY NJ 07670-2404

### CUSTOMER SERVICE INFORMATION

Web site: Chase.com  
Service Center: 1-800-935-9935  
Para Espanol: 1-877-312-4273  
International Calls: 1-713-262-1679  
We accept operator relay calls



11818940101000000021

## CONSOLIDATED BALANCE SUMMARY

### ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Total Checking	[REDACTED] 3365	\$2,316.03	\$2,316.03
Chase Savings	[REDACTED] 4082	858.35	858.36
<b>Total</b>		<b>\$3,174.38</b>	<b>\$3,174.39</b>
<b>TOTAL ASSETS</b>		<b>\$3,174.38</b>	<b>\$3,174.39</b>

## CHASE TOTAL CHECKING

YASUKO NEGITA

Account Number: [REDACTED] 3365

## CHECKING SUMMARY

	AMOUNT
Beginning Balance	\$2,316.03
Ending Balance	\$2,316.03

A Monthly Service Fee was not charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- Have electronic deposits made into this account totaling \$500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network. (You did not have an electronic deposit this statement period)
- OR, keep a balance at the beginning of each day of \$1,500.00 or more in this account. (Your lowest beginning day balance was \$2,316.03)
- OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments. (Your average beginning day balance of qualifying linked deposits and investments was \$3,174.38)



February 28, 2023 through March 24, 2023

Primary Account: [REDACTED] 8365

## CHASE SAVINGS

YASUKO NEGITA

Account Number: [REDACTED] 4082

### SAVINGS SUMMARY

	AMOUNT
Beginning Balance	\$858.35
Deposits and Additions	0.01
Ending Balance	\$858.36
Annual Percentage Yield Earned This Period	0.02%
Interest Paid This Period	\$0.01
Interest Paid Year-to-Date	\$0.03

Interest paid in 2022 for account [REDACTED] 4082 was \$0.09.

### TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$858.35
03/24	Interest Payment	0.01	858.36
	Ending Balance		\$858.36

A monthly Service Fee was **not** charged to your Chase Savings account. You can continue to avoid this fee during any statement period by keeping a minimum daily balance in your account of \$300.00 or more.  
(Your minimum daily balance was \$858)

#### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

**For personal accounts only:** We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**For business accounts,** see your deposit account agreement or other applicable agreements that govern your account for details.

**IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS:** Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

9:13 AM

04/20/23

Negita

**Reconciliation Detail**  
Chase 4082, Period Ending 03/24/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						858.35
Cleared Transactions						
Deposits and Credits - 1 item						
Deposit	03/24/2023			X	0.01	0.01
Total Deposits and Credits					0.01	0.01
Total Cleared Transactions					0.01	0.01
Cleared Balance					0.01	858.36
Register Balance as of 03/24/2023					0.01	858.36
Ending Balance					0.01	858.36



2:28 PM

04/20/23

**Negita**

## Reconciliation Detail

**Wells Fargo 3981, Period Ending 03/31/2023**

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Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						927.43
Cleared Balance						927.43
Register Balance as of 03/31/2023						927.43
<b>Ending Balance</b>						<b>927.43</b>

# Wells Fargo Combined Statement of Accounts

April 17, 2023 ■ Page 1 of 5

**WELLS  
FARGO**

REIKA KATHERINE NEGITA  
YASUKO NEGITA  
8 FLORAL TERRACE  
TENAFLY NJ 07670

## Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

**1-800-TO-WELLS** (1-800-869-3557)

En español: 1-877-727-2932

Online: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (347)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Don't fall for an IRS imposter scam. Learn to spot scams and help avoid tax fraud at [www.wellsfargo.com/spottaxscams](https://www.wellsfargo.com/spottaxscams).

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://www.wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

## Summary of accounts

### Checking and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo® Essential Checking	2	████████ 3981	927.43	0.00
Wells Fargo Way2Save® Savings	4	████████ 9530	1,063.95	0.00
<b>Total deposit accounts</b>			<b>\$1,991.38</b>	<b>\$0.00</b>



## Wells Fargo® Essential Checking

### Statement period activity summary

Beginning balance on 3/16	\$927.43
Deposits/Additions	0.00
Withdrawals/Subtractions	- 927.43
<b>Closing balance on 4/7</b>	<b>\$0.00</b>

Account number: [REDACTED] 3981

**REIKA KATHERINE NEGITA**  
**YASUKO NEGITA**

*New Jersey account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 021200025

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

### Transaction history

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
4/7		Account Close Cashier's Check		927.43	0.00
<b>Ending balance on 4/17</b>					<b>0.00</b>
<b>Totals</b>			<b>\$0.00</b>	<b>\$927.43</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

This statement includes an account that has been closed and this is your final statement for that account. You will have 90 days to retrieve historical online documents for this account. Please refer to the Fee & Information Schedule for options to obtain statement copies after 90 days.

If the account that has been closed is the primary account on the statement that includes multiple accounts (a "combined statement"), this is also the final combined statement and you will also have 90 days to retrieve historical online documents for all accounts associated with this combined statement. Going forward, you will receive separate statements for any accounts that remain open.

Thank you for banking with Wells Fargo.



## IMPORTANT ACCOUNT INFORMATION

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

Important information regarding upcoming changes to the Campus Card benefits linked to an Essential Checking account.

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**On May 8, 2023,** Essential Checking accounts will no longer be eligible to avoid the monthly service fee when linked to a Wells Fargo Campus Card.

The \$7 monthly service fee for Essential Checking can be avoided if the account meets ONE of the following options each fee period:

- \$1,500 minimum daily balance
- \$500 or more in total qualifying direct deposits\*

Receive a \$2 monthly service fee discount when you have online only statements for this account.

Statements include a monthly service fee summary with the dates of the fee period. The monthly service fee summary with the dates of the fee period is also available online in the account's Balance Details and in the mobile app in the Activity Summary section.

\*A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, (2) an instant payment processed through the RTP<sup>®</sup> network (real-time payment system) or FedNow SM Service, or (3) an electronic credit from a third party service that facilitates payments to your debit card using the Visa<sup>®</sup> or Mastercard<sup>®</sup> network (e.g. an Original Credit Transaction). Transfers from one account to another, mobile deposits, Zelle<sup>®</sup>, or deposits made at a branch or ATM are not considered a qualifying electronic deposit. An ACH direct deposit made available early with Early Pay Day does not count towards the bonus requirements until it posts to your account and is no longer pending (e.g., the pay date scheduled by your payor).

The Consumer Account Fee and Information Schedule and Deposit Account Agreement, as amended, continue to apply.

#### **Wells Fargo Campus Card program**

Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of universities that participate in the Wells Fargo Campus Card SM program.

#### **Please let us know if you have questions**

If you have questions about these changes or would like to make changes to your account, please contact your local banker or call the number listed on your statement. We are here to help.

Thank you for banking with Wells Fargo. We appreciate your business.

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A simplified fee schedule for Consumer Wires will be effective June 26, 2023:

#### **Outgoing wire transfer fees**

- Digital Wire: Domestic and International U.S. currency = \$25, International Foreign currency = \$0
- Branch/Voice Channel: Domestic, International U.S. currency, and International Foreign currency = \$40
- Repetitive Outgoing Wire: Domestic, International U.S. currency, and International Foreign currency = \$25

#### **Incoming wire transfer fee**

- Domestic and International = \$15

Fees may vary based on the type of account you have as some accounts offer fee waivers for some services. For a complete list of services, fees, and fee waivers that are available with your account, please refer to your Consumer Account Fee and Information Schedule, as applicable.

---

#### **Other Wells Fargo Benefits**

#### **Help take control of your finances with a Wells Fargo personal loan.**

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.



Get started at [wellsfargo.com/personalloan](https://wellsfargo.com/personalloan).

## Wells Fargo Way2Save<sup>®</sup> Savings

### Statement period activity summary

Beginning balance on 3/16	\$1,063.95
Deposits/Additions	0.09
Withdrawals/Subtractions	- 1,064.04
<b>Closing balance on 4/7</b>	<b>\$0.00</b>

Account number [REDACTED] 9530

**REIKA KATHERINE NEGITA**  
**YASUKO NEGITA**

*New Jersey account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 021200025

### Interest summary

Interest paid this statement	\$0.09
Average collected balance	\$1,063.95
Annual percentage yield earned	0.14%
Interest earned this statement period	\$0.09
Interest paid this year	\$0.49

### Transaction history

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
4/7	Interest Payment	0.09		
4/7	Account Close Cashier's Check		1,064.04	0.00
<b>Ending balance on 4/17</b>				<b>0.00</b>
<b>Totals</b>		<b>\$0.09</b>	<b>\$1,064.04</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

This statement includes an account that has been closed and this is your final statement for that account. You will have 90 days to retrieve historical online documents for this account. Please refer to the Fee & Information Schedule for options to obtain statement copies after 90 days.

If the account that has been closed is the primary account on the statement that includes multiple accounts (a "combined statement"), this is also the final combined statement and you will also have 90 days to retrieve historical online documents for all accounts associated with this combined statement. Going forward, you will receive separate statements for any accounts that remain open.

Thank you for banking with Wells Fargo.



## Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
<b>Total</b>	<b>\$</b>

+
\$

**C** Add **A** and **B** to calculate the subtotal. = \$ \_\_\_\_\_

**D List outstanding checks, withdrawals, and other debits** to your account that do not appear on this statement. **Enter the total** in the column to the right.

[illegible]

**E Subtract D from C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

= \$ \_\_\_\_\_

## Important Information You Should Know

**■ To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts:**

Wells Fargo Bank, N.A. may furnish information about deposit accounts to consumer reporting agencies. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **If your account has a negative balance:**

Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

■ **In case of errors or questions about your electronic transfers:**

Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

■ In case of errors or questions about other transactions (that are not electronic transfers):

Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.



2:29 PM

04/20/23

Negita

## Reconciliation Detail

Wells Fargo 9530, Period Ending 03/31/2023

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Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						1,063.95
Cleared Balance						1,063.95
Register Balance as of 03/31/2023						1,063.95
Ending Balance						<b>1,063.95</b>

**Wells Fargo Combined Statement of Accounts**

March 15, 2023 ■ Page 1 of 6

**WELLS  
FARGO**

YASUKO NEGITA  
309 KNICKERBOCKER RD  
TENAFLY NJ 07670-2417

**Questions?**

*Available by phone 24 hours a day, 7 days a week:*

We accept all relay calls, including 711

**1-800-TO-WELLS** (1-800-869-3557)

*En español:* 1-877-727-2932

*Online:* wells Fargo.com

*Write:* Wells Fargo Bank, N.A. (347)  
P.O. Box 6995  
Portland, OR 97228-6995

**You and Wells Fargo**

Don't fall for an IRS imposter scam. Learn to spot scams and help avoid tax fraud at  
[www.wellsfargo.com/SpotTaxScams](http://www.wellsfargo.com/SpotTaxScams).

**Account options**

*A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.*

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

**Summary of accounts****Checking and Savings**

<i>Account</i>	<i>Page</i>	<i>Account number</i>	<i>Ending balance last statement</i>	<i>Ending balance this statement</i>
Crown Classic Banking®	2	████████ 6675	3,152.12	3,152.14
Wells Fargo Way2Save® Savings	4	████████ 9608	940.67	940.78
<b>Total deposit accounts</b>			<b>\$4,092.79</b>	<b>\$4,092.92</b>

## Crown Classic Banking®

## Statement period activity summary

Beginning balance on 2/16	\$3,152.12
Deposits/Additions	0.02
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 3/15</b>	<b>\$3,152.14</b>

Account number: [REDACTED] 675

YASUKO NEGITA

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 021200025

## Overdraft Protection

Your account is linked to the following for Overdraft Protection:

■ Checking - 001010208838267

## Interest summary

Interest paid this statement	\$0.02
Average collected balance	\$3,152.12
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.02
Interest paid this year	\$0.07
Total interest paid in 2022	\$0.35

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/15		Interest Payment	0.02		3,152.14
<b>Ending balance on 3/15</b>					<b>3,152.14</b>
<b>Totals</b>			<b>\$0.02</b>	<b>\$0.00</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

## Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 02/16/2023 - 03/15/2023

Standard monthly service fee \$15.00

You paid \$0.00

The bank has waived the fee for this fee period.

## How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- A monthly automatic payment to a Wells Fargo home mortgage
- Combined balance in linked accounts, which may include
  - Minimum daily balance in personal Time Accounts (CDs) and FDIC-insured Retirement accounts

Minimum required

This fee period

 1  
\$1,000.00

 0 ☐  
\$0.00 ☐

### Monthly service fee summary (continued)

#### How to avoid the monthly service fee

- Combined balance in linked accounts, which may include
  - Minimum daily balance in personal checking and savings accounts
  - Outstanding balance in qualifying personal installment loans and second mortgages
  - Line amount in personal/home equity lines of credit and most recent personal credit card statements

Minimum required  
\$1,000.00

This fee period  
\$14,929.08 ☒

MC/MC



## IMPORTANT ACCOUNT INFORMATION

Effective February 22, 2023, the fee for cashed or deposited items that are returned unpaid has been eliminated for consumer checking and savings accounts. As such, Wells Fargo will no longer charge a fee when cashed or deposited items are returned unpaid for any reason for consumer accounts.

Effective April 1, 2023, we will no longer assess fees for stop payment requests on consumer and non-analyzed small business checking and savings accounts. Thank you for banking with Wells Fargo. We appreciate your business.

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

A simplified fee schedule for Consumer Wires will be effective June 26, 2023:

#### Outgoing wire transfer fees

- Digital Wire: Domestic and International U.S. currency = \$25, International Foreign currency = \$0
- Branch/Voice Channel: Domestic, International U.S. currency, and International Foreign currency = \$40
- Repetitive Outgoing Wire: Domestic, International U.S. currency, and International Foreign currency = \$25

#### Incoming wire transfer fee

- Domestic and International = \$15

Fees may vary based on the type of account you have as some accounts offer fee waivers for some services. For a complete list of services, fees, and fee waivers that are available with your account, please refer to your Consumer Account Fee and Information Schedule, as applicable.

#### Can we reach you when it's really important?

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to wells Fargo.com or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch

**Other Wells Fargo Benefits****Help take control of your finances with a Wells Fargo personal loan.**

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

Get started at [wellsfargo.com/personalloan](https://wellsfargo.com/personalloan).

**Wells Fargo Way2Save® Savings****Statement period activity summary**

Beginning balance on 2/16	\$940.67
Deposits/Additions	0.11
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 3/15</b>	<b>\$940.78</b>

Account number [REDACTED] 9608

**YASUKO NEGITA***New Jersey account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 021200025

**Interest summary**

Interest paid this statement	\$0.11
Average collected balance	\$940.67
Annual percentage yield earned	0.15%
Interest earned this statement period	\$0.11
Interest paid this year	\$0.35
Total interest paid in 2022	\$0.27

**Transaction history**

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
3/15	Interest Payment	0.11		940.78
<b>Ending balance on 3/15</b>				<b>940.78</b>
<b>Totals</b>		<b>\$0.11</b>	<b>\$0.00</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

**Monthly service fee summary**

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 02/16/2023 - 03/15/2023

Standard monthly service fee \$5.00

You paid \$0.00

**How to avoid the monthly service fee**

Minimum required

This fee period

Have any **ONE** of the following account requirements

- Minimum daily balance
- A daily automatic transfer from a Wells Fargo checking account
- Save As You Go® transfer from a Wells Fargo checking account

\$300.00

\$940.67 ☒

\$1.00

\$0.00 ☐

\$1.00

\$0.00 ☐

The Wells Fargo logo, consisting of the words "WELLS" and "FARGO" in a yellow, serif font, stacked vertically on a red rectangular background.

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**Monthly service fee summary (continued)****How to avoid the monthly service fee**

- A monthly automatic transfer from a Wells Fargo checking account
- Age of primary account owner
- 

Minimum required

\$25.00

0 - 24

This fee period

\$0.00 ☐☐

AM/AM





## Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
<b>Total</b>	<b>\$</b>

▶

**+** \$

**C** Add **A** and **B** to calculate the subtotal. = \$

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

**E Subtract D from C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

= \$ \_\_\_\_\_

## Important Information You Should Know

**■ To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts:**

Wells Fargo Bank, N.A. may furnish information about deposit accounts to consumer reporting agencies. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ If your account has a negative balance:

Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

■ In case of errors or questions about your electronic transfers:

Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

■ In case of errors or questions about other transactions (that are not electronic transfers):

Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.



3:56 PM

04/20/23

**Negita**

## Reconciliation Detail

**Wells Fargo 9608, Period Ending 03/31/2023**

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Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						940.78
Cleared Balance						940.78
Register Balance as of 03/31/2023						940.78
<b>Ending Balance</b>						<b>940.78</b>

**Wells Fargo Combined Statement of Accounts**

March 15, 2023 ■ Page 1 of 6

**WELLS  
FARGO**

YASUKO NEGITA  
309 KNICKERBOCKER RD  
TENAFLY NJ 07670-2417

**Questions?**

*Available by phone 24 hours a day, 7 days a week:*

We accept all relay calls, including 711

**1-800-TO-WELLS** (1-800-869-3557)

*En español:* 1-877-727-2932

*Online:* wells Fargo.com

*Write:* Wells Fargo Bank, N.A. (347)  
P.O. Box 6995  
Portland, OR 97228-6995

**You and Wells Fargo**

Don't fall for an IRS imposter scam. Learn to spot scams and help avoid tax fraud at  
[www.wellsfargo.com/SpotTaxScams](http://www.wellsfargo.com/SpotTaxScams).

**Account options**

*A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.*

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

**Summary of accounts****Checking and Savings**

<i>Account</i>	<i>Page</i>	<i>Account number</i>	<i>Ending balance last statement</i>	<i>Ending balance this statement</i>
Crown Classic Banking®	2	██████████6675	3,152.12	3,152.14
Wells Fargo Way2Save® Savings	4	██████████608	940.67	940.78
<b>Total deposit accounts</b>			<b>\$4,092.79</b>	<b>\$4,092.92</b>

**Crown Classic Banking®****Statement period activity summary**

Beginning balance on 2/16	\$3,152.12
Deposits/Additions	0.02
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 3/15</b>	<b>\$3,152.14</b>

Account number: 6675

**YASUKO NEGITA***New Jersey account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 021200025

**Overdraft Protection**

Your account is linked to the following for Overdraft Protection:

■ Checking - 001010208838267

**Interest summary**

Interest paid this statement	\$0.02
Average collected balance	\$3,152.12
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.02
Interest paid this year	\$0.07
Total interest paid in 2022	\$0.35

**Transaction history**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
3/15		Interest Payment	0.02		3,152.14
<b>Ending balance on 3/15</b>					<b>3,152.14</b>
<b>Totals</b>			<b>\$0.02</b>	<b>\$0.00</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

**Monthly service fee summary**

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 02/16/2023 - 03/15/2023

Standard monthly service fee \$15.00

You paid \$0.00

The bank has waived the fee for this fee period.

**How to avoid the monthly service fee**Have any **ONE** of the following account requirements

- A monthly automatic payment to a Wells Fargo home mortgage
- Combined balance in linked accounts, which may include
  - Minimum daily balance in personal Time Accounts (CDs) and FDIC-insured Retirement accounts

Minimum required

This fee period

 1  
\$1,000.00

 0 ☐  
\$0.00 ☐

### Monthly service fee summary (continued)

#### How to avoid the monthly service fee

- Combined balance in linked accounts, which may include
  - Minimum daily balance in personal checking and savings accounts
  - Outstanding balance in qualifying personal installment loans and second mortgages
  - Line amount in personal/home equity lines of credit and most recent personal credit card statements

Minimum required  
\$1,000.00

This fee period  
\$14,929.08 ☒

MC/MC



## IMPORTANT ACCOUNT INFORMATION

Effective February 22, 2023, the fee for cashed or deposited items that are returned unpaid has been eliminated for consumer checking and savings accounts. As such, Wells Fargo will no longer charge a fee when cashed or deposited items are returned unpaid for any reason for consumer accounts.

Effective April 1, 2023, we will no longer assess fees for stop payment requests on consumer and non-analyzed small business checking and savings accounts. Thank you for banking with Wells Fargo. We appreciate your business.

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

A simplified fee schedule for Consumer Wires will be effective June 26, 2023:

#### Outgoing wire transfer fees

- Digital Wire: Domestic and International U.S. currency = \$25, International Foreign currency = \$0
- Branch/Voice Channel: Domestic, International U.S. currency, and International Foreign currency = \$40
- Repetitive Outgoing Wire: Domestic, International U.S. currency, and International Foreign currency = \$25

#### Incoming wire transfer fee

- Domestic and International = \$15

Fees may vary based on the type of account you have as some accounts offer fee waivers for some services. For a complete list of services, fees, and fee waivers that are available with your account, please refer to your Consumer Account Fee and Information Schedule, as applicable.

#### Can we reach you when it's really important?

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to wells Fargo.com or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch

**Other Wells Fargo Benefits****Help take control of your finances with a Wells Fargo personal loan.**

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

Get started at [wellsfargo.com/personalloan](https://wellsfargo.com/personalloan).

**Wells Fargo Way2Save® Savings****Statement period activity summary**

Beginning balance on 2/16	\$940.67
Deposits/Additions	0.11
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 3/15</b>	<b>\$940.78</b>

Account number: [REDACTED] 608

**YASUKO NEGITA**

*New Jersey account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 021200025

**Interest summary**

Interest paid this statement	\$0.11
Average collected balance	\$940.67
Annual percentage yield earned	0.15%
Interest earned this statement period	\$0.11
Interest paid this year	\$0.35
Total interest paid in 2022	\$0.27

**Transaction history**

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
3/15	Interest Payment	0.11		940.78
<b>Ending balance on 3/15</b>				<b>940.78</b>
<b>Totals</b>		<b>\$0.11</b>	<b>\$0.00</b>	

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**Monthly service fee summary**

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Fee period 02/16/2023 - 03/15/2023

Standard monthly service fee \$5.00

You paid \$0.00

**How to avoid the monthly service fee**

Minimum required

This fee period

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\$300.00

\$940.67 ☒

\$1.00

\$0.00 ☐

\$1.00

\$0.00 ☐

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**Monthly service fee summary (continued)****How to avoid the monthly service fee**

- A monthly automatic transfer from a Wells Fargo checking account
- Age of primary account owner
- 

Minimum required

\$25.00

0 - 24

This fee period

\$0.00 ☐☐

AM/AM





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Description	Amount
<b>Total</b>	<b>\$</b>

▶

**+** \$

**C** Add **A** and **B** to calculate the subtotal. = \$

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

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= \$ \_\_\_\_\_

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3:55 PM

04/20/23

Negita

## Reconciliation Detail

Wells Fargo 6675, Period Ending 03/31/2023

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						3,152.14
Cleared Balance						3,152.14
Register Balance as of 03/31/2023						3,152.14
Ending Balance						3,152.14

Masahiko Negita

Yasuko Negita

**Joint Debtors**

**Profit & Loss**

**March 23 - 31, 2023**

	<u>Mar 23 - 31, 23</u>
Ordinary Income/Expense	
Income	
Net pay	<u>3,507.42</u>
Total Income	<u>3,507.42</u>
Expense	
Total Expense	<u>0.00</u>
Net Ordinary Income	<u>3,507.42</u>
Other Income/Expense	
Other Income	
Interest income	<u>0.04</u>
Total Other Income	<u>0.04</u>
Net Other Income	<u>0.04</u>
Net Income	<u><u>3,507.46</u></u>